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FARM and HOME

Business Report

1940



JACKSON COUNTY, OKLAHOMA

AN ANALYSIS OF 162 FARM FAMILY RECORD BOOKS KEPT BY F. S. A.
BORROWERS IN JACKSON COUNTY, OKLAHOMA IN 1940

UNITED STATES DEPARTMENT OF AGRICULTURE

Farm Security Administration

Altus, Oklahoma

July—1941

Names of Jackson County Families Who Kept Complete
FSA Record Books in 1940

Adams, Jess B.
Alexander, Leon
Aley, R. L.
Allen, Willard
Anderson, Blake
Angus, Mitchell
Ard, Elmer
Ashley, Fred W.
Austin, Cecil
Austin, John C.
Baggett, James
Ballard, Jess L.
Barnes, Lee A.
Beach, Elvis
Beckner, Oscar
Beevy, Bart S.
Bell, Robert G.
Betts, Jess E.
Biddy, Homer
Bilbrey, Porter
Bivins, Calvin H.
Black, Arlen
Boaz, Johnnie
Boen, John T.
Bollen, Clarence
Bonds, Clinton C.
Bonds, Elbert
Booker, Ralph
Boswell, Lloyd T.
Boyd, Henry C.
Bradley, Thomas
Brake, George
Bromley, Charles
Brown, Charles
Brown, Don B.
Bryant, John G.
Bullard, Hugh L.
Burrow, John
Bush, Clayton D.
Byrd, James S.
Canter, R. S.
Carender, C. L.
Chick, James
Clark, Edwin H.
Clowdus, W. E.
Coffey, Lon F.
Combs, W. D.
Conger, James
Cox, William G.
Craighead, Bennie S.
Cribbs, Elbert
Cribbs, Osbon E.
Cross, John
Black, Charlie G.

Derryberry, Oscar
Diemer, R. W.
Dobbs, Elmer J.
Dodson, George V.
Doyle, Charles J.
Eldridge, Rosa
Ewing, Walter
Frank, Clyde
Freeman, W. E.
Freeze, Richard
Gant, James T.
Glenn, Joseph
Goan, Laura
Goolsby, George T.
Gosett, Alvia L.
Gresham, Lunia H.
Harris, Nathaniel
Hayes, Charlie
Hayes, Ephriam P.
Hendrick Burlin
Hestand, Vergal H.
Hill, Marvin
Hoy, W. O.
Jenkins, Weldon B.
Jernigan, Claude
Johnson, Carl
Johnson, Henry
Jones, Matt D.
Jones, Robert
Kelley, Clarence D.
Kelley, John
Kincannon, Ray
King, Ernest M.
King, Jeff D.
Kirby, Leonard
Kizziar, Marvin
Kuykendall, Clarence
Lanning, Ray
Ledbetter, Arvil K.
Ledbetter, Robert A.
Leonard, Grady
Leonard, John
Leonard, Tom J.
Lingle, W. A.
Lovelady, John A.
Lovett, Clyde
McBay, John
McConnico, Charles
McDearman, Joe
McDoniel, Joseph
McDoniel, Gobe
McElroy, Dora
McElroy, Jim C.
Marble, Merton

Mark, Kerr C.
Matheson, Glenn
Medlock, W. L.
Matheson, Edward
Muse, Otis
Neely, John W.
Oliver, Leslie
Patterson, Ruby
Patterson, W. F.
Penland, Richard
Perales, Goldie
Prater, Isaac
Prestridge, Earl
Priddy, Arthur
Robinson, Doyle
Roy, Fred C.
Savage, W. S.
Sears, George F.
Setliff, Albert E.
Shives, R. L.
Smith, Delbert
Smith, W. D.
Sorrels, C. W.
Southerland, Holon
Southerland, Mary E.
Spradling, J. R.
Stanley, Jess S.
Stayton, F. Richard
Steen, Theodore
Stidham, John E.
Stovall, Cecil
Stricklen, Early
Stroup, Sidney
Talbot, Joseph
Tatum, Bert
Taylor, Albert
Taylor, John B.
Taylor, William L.
Thompson, Ora G.
Tinsley, Ocis C.
Tipton, Fred B.
Walker, C. M.
Wallace, Russell
Ward, John H.
Warren, Ben C.
Watson, Joseph
Watts, Herman
Wefer, Walter
West, Benne
Williams, Coontz Z.
Williams, Joe C.
Winters, Ray
Wright, Jessie
Yeldell, Waller

Third Annual Farm and Home Management
Report for FSA Borrowers
in
Jackson County, Oklahoma for 1940

By Edgar Havens, Pat Allen, Blanche Gillmore, and Archie Leonard

This is your copy of the Third Annual Farm and Home Management Report for Farm Security Administration Borrowers in Jackson County. It was made possible by the cooperation of yourself and many other families in keeping records of farm and home business. Again this year the National Youth Administration gave us a lot of help in doing the tabulation work on your records. They averaged working about four hours on each record after it had been checked in. We sincerely appreciate their assistance which made this report possible. The time of the FSA staff in county, district, state and regional offices has been even more limited this year than last. With this entirely too limited an amount of time this report has been prepared in the hopes that it will bring to you again a report on how you and your neighbors have succeeded in carrying on your farm and home programs.

You will find a number of things in this report which are very similar to last year's report. Because of lack of time some of the things which we would like to have included have been omitted. Some items have been added, however, because our new record books carry plans as well as actual results. This report makes it possible for you to see in one column just what you planned to do and in the column right by the side of it your own actual record of how the plans which you made were carried out. We hope you will like this feature and that you will enjoy making the comparisons of how you did in comparison with the average farm, the ones who made the highest increases in net worth and the ones who made the lowest increase.

For the benefit of those who may be receiving this report for the first time, a few things said in last years report should be repeated. The purpose of the report is to give you information on what other families have done as a group or groups in order that you may be able to compare the success of your farm and home planning and performance with these groups. Comparing our records with others is often the only way we can tell how well we have done. Again, let us say that we hold your business in strict confidence. Figures for your farm when inserted in the blank columns, appear in no other report. The only way anyone else can find out about your record is for you to show your report to them or to discuss it with them. Of course, you are free to do this and we hope you will. Trading ideas is profitable business.

Again, we have reason to be proud of the fact that Jackson County leads the state and region in total number of record books analyzed. We hope you are as proud of that record as we are. We realize that even the best has room for improvement and no doubt those of you who receive these reports will be able to help us in determining the things which have been most interesting and most useful to you. It is our desire to help you and your neighbors in every way possible and if you have any ideas which you think will make future reports more useful, we hope you will let us know about them.

With 98 records analyzed in 1938, 150 last year, and 162 in 1940, a trend has been set which we all hope will continue upward. You realize the help you secure from your records. Pass the good word around. Tell your neighbor about your record book. He may be having trouble with his like you did the first year and will appreciate any suggestions your longer years of experience provides.

ABOUT THE TABLES

Most of the tables in this report have four columns. They are headed "Your Farm", "Average 162 Farms", "Average 54 High", and "Average 54 Low". The first column contains the figures for your own farm. The second column contains the figures for the average of the 162 farms used in this report. The third column contains the figures for the 54 farms which made the highest increase in net worth during 1940. The last column contains the figures for the 54 farms which made the lowest increase in net worth. This does not mean that the families in this group were not successful. It simply means that they were not as successful as the other groups in increasing their net worth. In many cases circumstances beyond their control have prevented them from being in the higher income groups. Risks beyond the control of the family provide the reason for our farm insurance companies.

You will notice that each of the four columns mentioned above is broken down into two smaller columns. One is marked "Plan" and the other "Actual". Studying through these tables will require a little more time and effort than last year, but the comparison of plans and actual performance should be worth the extra time. See whether the high income group did a better job of estimating what their income and expenses would be than you did. See what items you were a better guesser on than even the best group. What items of income and expense did you come closest to estimating exactly. It is remarkable how close some families have been able to estimate their income and expenses.

CASH INCOME AND CASH EXPENSES

The average cash farm income was just \$13 higher in 1940 than it was in 1939. In 1940, the average farm planned to have an income of \$741. They actually received \$563. The high income group planned to receive \$830 and actually received \$756. The low income group planned on \$653 and actually received \$452. All groups over-estimated their actual receipts. The break-down of just which items were the most likely to be over-estimated will be found in Table III on Page 7.

Cash farm operating expenses were much higher than planned. The average farm planned to spend \$202 for farm operating expenses and actually spent \$345. The high income group also spent much more than they planned to spend. The break-down of which items of expense were most likely to be under-estimated can also be found in Table III on Page 7.

Cash family operating expenses were much closer to estimates. The average family spent \$4 less for family living than they planned to spend. The high income group spent more than they planned and the low income group spent less. The low income group only reduced their expenses for family living to 12% less than the high group.

TABLE I: Cash Income and Cash Expense on 162 Jackson County Oklahoma FSA
Farms in 1940

	YOUR FARM		AVERAGE 162 FARMS		AVERAGE 54 HIGH FARMS		AVERAGE 54 LOW FARMS	
INCREASE IN NET WORTH			222		864		-191	
	Plan	Actual	Plan	Actual	Plan	Actual	Plan	Actual
MONEY RECEIVED:								
Cash Farm Income			741	563	830	756	653	452
Other Cash Income			Inc.	151	10	154	4	164
Money Borrowed			Inc	249	Inc	363	Inc	176
Cash at Beginning			7	7	-	10	4	4
TOTAL MONEY TO ACCOUNT FOR			Inc	970	Inc	1283	Inc	796
MONEY PAID OUT								
Cash Farm Operating			202	345	318	529	241	317
Farm Capital Goods			7	195	9	82	7	24
Payments on Debts			248	53	189	328	346	159
Family Operating			299	295	316	328	301	289
Home Capital Goods			8	4	10	3	8	2
TOTAL MONEY PAID OUT			764	892	842	1270	903	791
CASH BALANCE				78		13		5
CASH ACTUALLY ON HAND				7		12		5
CASH UNACCOUNTED FOR				71		1		0

NET FAMILY EARNINGS

We often hear the expression, "Living within our income". On a farm where some of the income earned during the year may consist of increases in feed and livestock inventories as well as food supplies, it is sometimes rather hard to determine whether the "living" has been within the "income". Table II has been prepared for the purpose of helping you determine what you have actually earned in 1940. The figure is called "Net Family Earnings". It is the amount of money which would be available for payments on debts or for savings if everything listed in the income and expense items were on a cash basis.

A study of this table indicates the average family in 1940 only had earnings of \$31 which could be classified as profits. The high income group earned \$646 more than enough to meet all their cash expenses and decreases in inventories while the low income group lacked \$48 of earning enough to meet these expenses. This represents a difference of \$694 in family earnings between the high and low income groups. Wouldn't it be interesting to visit some of these high income families and see how they made this excellent record? How does your record compare?

TABLE II: Net Family Earnings on 162 Jackson County Oklahoma FSA Farms in 1940

	YOUR FARM		AVERAGE 162 FARMS		AVERAGE 54 HIGH FARMS		AVERAGE 54 LOW FARMS	
	Plan	Actual	Plan	Actual	Plan	Actual	Plan	Actual
INCOME AND NET INCREASES								
Cash Farm Income			741	563	830	756	653	452
Other Cash Income				151	10	154	4	164
Increase in Farm Inventory				120		587		0
Increase in Home Inventory				36		91		3
Farm Products Actually Used				386		365		367
GROSS FAMILY INCOME				1256		1953		986
EXPENSES AND NET DECREASES								
Cash Farm Operating Exp.			202	345	318	529	241	317
Farm Capital Goods Bought			7	195	9	82	7	24
Cash Home Operating Expense			299	295	316	328	301	289
Home Capital Goods Bought			8	4	10	3	8	2
Decrease in Farm Inventory			-	-	-	-	-	35
Decrease in Home Inventory			-	-	-	-	-	-
Farm Products Actually Used			-	386	-	365	-	367
GROSS FAMILY EXPENSES			-	1225	-	1307	-	1034
NET FAMILY EARNINGS			-	31	-	646	-	-48

FARM RECEIPTS AND FARM EXPENSES

Where the money comes from and where it goes is always an interesting part of farm business. These figures do not give any information on the cost of producing various crops and livestock products, but they do tell us what proportion of the income comes from various sources on the high income farms as compared with the low group. Dairy income seems to have stood up better than some of the other sources of income. Cotton was especially undependable again.

Most of the expenses for the farm were above plans. Auto, truck, and tractor expenses seem to be the ones which are hardest to estimate. Auto expenses averaged more than twice as much as planned, and tractor and truck expenses were ten times as high as planned. It would look like someone must have forgotten all about the tractor expenses when the estimates were made up. Feed expenses were some higher because not all farmers have learned about trench silos yet.

Some of the income of a year's farming operations is in the form of increases in inventories and cannot be used to pay debts. Another part of farm income is the farm products furnished by the farm for family living. Decreases in inventories represents an expense to any one year's business. All these figures are for the purpose of analyzing the farm business separate and apart from the home business. A farm and home business on a farm is so large that it is difficult to try to analyze it all at once, therefore, it is necessary to look at it a little at a time. That is the reason why sound farm managers have found that it pays to sort out the farm business and study it. They want to know about such things as cash farm balance, inventory changes, farm products furnished the family, cash farm operating expenses, cash fixed expenses and many other problems directly concerned with the farm business. This part of the business on a farm is usually called the section on "how to make money". Of course it does not literally mean "money". It means the study of all those things which go to make up a satisfactory living on the farm. Perhaps it should be stated "How to make the living". Anyhow, Table III is an attempt to separate out for the time being all the business which concerns the farm.

In this sort of a study it means that there are certain things which the farm should be given credit for, and certain things which should be charged against the farm. When these two groups of items are balanced and one called income and the other called expenses, the difference between the two is called "net farm income". It is the amount of earnings available for family living and payments on debts if all items could have been converted into cash. The net farm income in 1940 amounted to \$421 per farm which is \$132 less than the average net farm income last year. The difference between the high and low income groups was much higher this year, however, than last. The high income farms had an average net farm income of \$1045 compared with a net farm income of only \$344 on the low farms.

TABLE III: Farm Income and Expenses on 162 FSA Farms in Jackson County,
Oklahoma in 1940

I T E M	YOUR FARM		AVERAGE 162 FARMS		AVERAGE 54 HIGH FARMS		AVERAGE 54 LOW FARMS	
	Plan	Actual	Plan	Actual	Plan	Actual	Plan	Actual
<u>CASH FARM INCOME</u>								
Cotton			277	149	306	255	277	109
Other Crops			90	21	118	32	-	-
Poultry			37	21	34	27	38	22
Eggs			45	33	49	44	49	28
Dairy Products			153	127	153	144	161	99
Cattle			63	33	64	34	65	35
Hogs			14	4	10	3	15	6
Other Livestock			28	5	51	4	22	7
Other Farm Receipts			32	82	45	95	21	75
AAA Payments			2	88	0	118	5	71
TOTAL CASH FARM INCOME			741	563	830	756	653	452
<u>CASH FARM EXPENSES</u>								
Feed			83	95	85	130	89	91
Crop Expense			29	21	109	98	86	66
Machinery Expense			16	34	14	45	15	27
Auto Expense			5	54	6	55	3	37
Tractor and Truck Exp.			15	35	26	61	8	23
Building and Land Exp.			6	11	11	24	5	5
Livestock Expense			8	26	11	39	5	17
Hired Labor			10	31	13	20	3	27
Other Farm Expenses			30	38	43	57	27	24
TOTAL CASH FARM OPR. EXP.			202	345	318	529	241	317
NET CASH FARM OPR. INCOME			539	218	512	227	412	135
<u>TOTAL FARM RECEIPTS</u>								
Total Cash Farm Income			741	563	830	756	653	452
Increase in Farm Inventory				120		587		-
Farm Products Furnished				278		313		268
FARM RECEIPTS & INCREASES				961		1656		720
<u>TOTAL FARM EXPENSES</u>								
Cash Farm Operating Exp.			202	345	318	529	241	317
Farm Capital Goods			7	195	9	82	7	24
Decreases in Farm Inv.			-	-	-	-	-	35
FARM EXPENSES & NET DECREASE				540		611		376
NET FARM INCOME				421		1045		344

SOURCES OF GROSS INCOME

Farmers are often interested in calculating what per cent of their income came from various sources. One man may say "Why, half my income came from cotton", and another might say, "Only one-fourth of my income came from cotton". When the actual figures are tabulated, the per cent figures might be the same. It all depends on what is used as total income. This is very well illustrated in Table IV. The total average cash income amounted at \$563 per farm. If the value of the products furnished by the farm for family use are added to cash income, the total income amounts to \$949, and of course any income of cash only becomes a smaller per cent part of the total income when the \$949 is used as 100%. There is still another source of income on the farm which must be considered. That is the inventory changes. The average increase in inventory amounted to \$120 per farm, and in calculating gross income it should be included. This gives a total income figure of \$1069 per farm. For this reason, it is very necessary that we understand what we are taking into consideration when we say that a certain per cent of our income came from cotton or hogs or dairy products.

In Table IV the cotton and other crop income amounts to 30.7 per cent of the total cash income. These same two items amount to only 16.5 per cent of the income when farm products furnished by the farm are counted. When increase in inventory is also added, the income from crops steps up to 20.5 per cent of the total. AAA payments amount to 15.9 per cent of the cash income when cash alone is considered, but only 8.2 per cent when the other two sources of income are counted.

TABLE IV: Summary of Sources of Gross Farm Income on 162 FSA Farms in Jackson County, Oklahoma in 1940

Source of Income	Cash Farm Income Only		Cash Farm Income Plus Products Furnished by Farm For Family Use		Cash Farm Income Plus Products Furnished, Plus Inventory Changes	
	Dollars	Percent	Dollars	Percent	Dollars	Percent
CROPS						
Cotton	149	27.0	149	15.7	149	13.9
Other Crops	21	3.7	27	2.8	71	6.6
Poultry	21	3.7	34	3.6	29	2.7
Eggs	33	5.9	55	5.8	55	5.2
Dairy Products	127	22.7	302	31.8	302	28.2
Cattle	33	5.9	42	4.4	105	9.8
Hogs	4	.1	91	9.6	91	8.5
Other P.L.S.	5	.1	5	.5	5	.5
Other Farm Income	82	15.0	82	8.6	100	9.4
AAA Payments	88	15.9	88	9.3	88	8.2
Garden			15	1.6	15	1.4
Canned Food			53	5.7	53	4.9
Fruit (Fresh)			-	-	-	-
Potatoes			6	.6	6	.7
TOTAL	563	100.0%	949	100.0%	1069	100.0%

FARM INVENTORY INVESTMENT

The amount of operating capital which a farmer has to use is sometimes quite important in determining income. Table V on Page 10 shows the average investment of the operator in farm capital and equipment. The values cover only the part of the inventory owned. Land value for instance does not refer to the total value of the farm. It refers only to the value of the land owned and not the value of the land rented. The total operating capital without land owned amounts to \$1104 per farm for the 162 farms in this report. The high income farms had an investment of \$1514 and the low farms only \$881. This higher investment is partly accounted for by the \$345 more machinery and equipment which the high income farms have. It is interesting to note that the high income farms had \$33 worth of silage on hand at the end of the year as compared with only \$9 on the low income farms. The higher income farms realized in time what silage meant to their livestock and farm profits. The higher income farms also had higher investments in dairy cows and other productive livestock. This indicates that they felt they had a better chance of getting ahead with a good amount of livestock on their farms than with crops only.

We hope you will take time to go over this table rather carefully. See if you have more machinery and equipment than necessary to farm your land and also if you have enough livestock. Also check up on how your investment in various kinds of livestock compares with the average, the high income group and the low income group. Would it pay to go in debt for more livestock, or do you have more now than the farm can adequately feed? Could you carry more livestock on your farm with the production of silage? You may find that the answers to some of these questions will help you get a higher income next year.

TABLE V: Average Investment in Farm Operating Capital at End of Year on 162
FSA Farms in Jackson County, Oklahoma in 1940

ITEM	Your Farm	Average 162 Farms	Average 54 High Farms	Average 54 Low Farms
Land	\$	\$ 1497	\$ 2373	\$ 903
House		166	216	85
Other Improvements		89	116	75
Tractor & Equipment		170	380	128
Auto or Truck		82	97	79
Other Machinery		160	201	126
Corn		7	3	-
Oats		3	10	-
Other Grain		13	17	8
Silage		20	33	9
Hay		8	13	6
Other Feed		10	17	0
Seed		19	25	13
Crops to Sell		8	13	4
Growing Crops		48	64	44
Fall Plowing		6	9	5
Farm Supplies		2	2	1
Workstock		151	173	109
Dairy Cows		241	247	222
Other Cattle		91	111	73
Sows		8	10	6
Other Hogs		7	11	4
Sheep		16	33	14
Goats		1	3	-
Chickens		30	36	27
Other Poultry		3	6	3
TOTAL FARM PROPERTY	\$	\$ 2856	\$ 4219	\$ 1944
Subtract Land & Buildings	\$	\$ 1752	\$ 2705	\$ 1063
Operating Capital	\$	\$ 1104	\$ 1514	\$ 881

WHERE THE FAMILY DOLLAR GOES

Grocery bills are still the biggest drain on the family living purse. The chart on this page will enable you to see how the average family has proportioned its cash expenses for family living during the past three years. The purchase of food takes almost 50 cents out of every dollar. It's no wonder FSA pushes the food production programs. They know that every dollar saved on food can be spent for some of the other things which go to make up an acceptable plane of living.

Table VI indicates that the average family produced 74% of its food at home. There was practically no difference between the high and low income groups in this respect. The "live at home" program seems to be in operation about as efficiently on the low income farms as on the high income farms. What per cent of your food did your family produce at home? Was it higher or lower than the average? Could you produce more food at home? We thought last year that if retail prices were used for figuring food costs that the average family might produce as much as 85% of its food at home. Do you think this is possible or is the goal too high? We hope you women will get together sometime and take this matter up among yourselves. The year of 1940 represents a gain of 4% over 1939. Let's watch our records carefully and make an even higher increase in 1941. Some families have already exceeded the 85% goal.

Grocery Bills are the Biggest Drain on the Family Purse

Food Purchased	1938	\$ 145	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$
	1939	\$ 134	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$
	1940	\$ 137	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$
Clothing	1938	\$ 51	\$\$\$\$\$
	1939	\$ 48	\$\$\$\$\$
	1940	\$ 55	\$\$\$\$\$
Household Operation	1938	\$ 53	\$\$\$\$\$
	1939	\$ 33	\$\$\$
	1940	\$ 42	\$\$\$\$
Medical Care	1938	\$ 21	\$\$
	1939	\$ 21	\$\$
	1940	\$ 19	\$
Personal Expense	1938	\$ 10	\$
	1939	\$ 16	\$
	1940	\$ 14	\$
Education, Re- creation, Comm.	1938	\$ 14	\$
	1939	\$ 15	\$
	1940	\$ 18	\$
Furniture & Equipment	1938	\$ 4	\$
	1939	\$ 16	\$
	1940	\$ 10	\$
TOTAL CASH EXP.	1938	\$ 298	\$
	1939	\$ 283	\$
	1940	\$ 295	\$

Average of 98 FSA families in 1938, 150 in 1939, and 162 in 1940.
Each \$ represents 10 dollars.

TABLE VI: Farm Family Living Costs on 162 FSA Farms in Jackson County,
Oklahoma in 1940

	YOUR FARM		AVERAGE 162 FARMS		AVERAGE 54 HIGH FARMS		AVERAGE 54 LOW FARMS	
	Plan	Actual	Plan	Actual	Plan	Actual	Plan	Actual
<u>CASH LIVING EXPENSES</u>								
Food Bought			80	137	88	139	89	134
Clothing			63	55	62	60	61	56
Personal			22	14	18	15	20	14
Medical			26	19	28	23	25	16
Household Oper.			50	42	53	45	47	40
Minor Housing			4	1	6	1	4	1
Furn. & Equipment			11	9	11	18	11	5
Other Expense			20	14	25	19	19	13
Transportation			13	3	14	2	14	4
Life Ins. Savings			10	1	11	6	11	6
CASH FAMILY OPERATING EXPENSE			299	295	316	328	301	289
FARM PRODUCTS ACTUALLY USED *				386		365		367
TOTAL LIVING COST FOR YEAR				681		693		656
HOME CAPITAL GOODS PURCHASED				4		3		2
TOTAL CASH FAMILY EXPENSES				299		331		291
Number in Family				4.5		4.5		4.6
Food from Farm				386		365		367
Total Food Cost				523		504		501
Food Cost Per Person				116		112		109
Cash Food Expense Per Person				30		31		29
Per Cent of Food From Farm				74%		72%		73%
Per Cent of Living From Farm				57%		53%		56%

* Does not include house rent, fuel, home produced soap, and family use of auto.

FARM PRODUCTS ACTUALLY USED FOR FAMILY LIVING

There is a difference between farm products furnished by the farm for family use and farm products actually used by the family. For instance if a couple of hogs are killed in November, the farm is given credit for having furnished two hogs for family use. When calculating the amount of farm food actually used by the family, we know that these two hogs would not all be counted because at least $2/3$ of the meat would still be on hand on January 1. It would not be fair in figuring the amount of meat consumed by the family to count all this meat. It would show at least a third more meat used and that the family should reduce their meat consumption. For this reason, Table VII has been set up to show the farm products actually used by each family.

Table VII indicates that the average family actually used \$386 worth of farm products. These values have been calculated from a uniform price in practically all instances so that variations in dollars actually represents variation in actual amounts of food consumed.

The average family consumed 330 gallons of milk, 7 pounds of home-made cheese, 89 pounds of butter and 16 gallons of cream. All these products amounted to \$175. This is the amount of money it would probably take to furnish the average family with dairy products if such a family decided to go to town to live. Thus it can be seen that the dairy products bill alone in town would be more than the \$137 which the average family in Jackson County spent for all food last year. (1940).

Mrs. Bonnie Goodman, Extension Home Economist at Stillwater, has just finished an analysis for 230 families scattered over the entire state of Oklahoma. This analysis indicates that the average family for the entire state used \$355 worth of food products from the farm as compared with \$386 in Jackson County. It is true that a good job of producing food has been done, but there is still room for more production. The 55 families in the Eastern Oklahoma Farms Project used an average of \$537 worth of farm products in their homes.

How did your food production program turn out in comparison with the average of Jackson County? Which items were you able to produce abundantly and which did you have trouble producing? What steps can be taken to produce more food next year? The answers to these questions means dollars saved, and dollars saved means getting ahead.

TABLE VII: Farm Products Actually Used by Family on 162 FSA Farms in Jackson County, Oklahoma in 1940

I T E M	YOUR FARM		AVERAGE 162 FARMS		AVERAGE 54 HIGH FARMS		AVERAGE 54 LOW FARMS	
	*Quant	Value	Quant	Value	Quant	Value	Quant	Value
Whole Milk (Gals.)			330	133	351	140	327	131
Home Made Cheese (Lbs.)			7	2	6	2	5	2
Home Made Butter (Lbs.)			89	27	98	29	92	28
Cream (Gals.)			16	13	17	14	14	4
Lard, Fat, Bacon (Lbs.)			81	12	105	5	70	11
Lean Pork (Lbs.)			248	75	275	83	233	70
Beef & Veal (Lbs.)			42	9	28	5	43	9
Mutton & Lamb (Lbs.)			-	-	-	-	-	-
Fish & Game (Lbs.)			1	-	-	-	-	-
Poultry (Lbs.)			66	13	80	16	71	14
Eggs (Doz.)			112	22	106	21	140	22
Dried Beand & Nuts (Lbs.)			30	1	20	-	24	1
Tomatoes & Citrus (Lbs.)			66	2	63	2	40	1
Leafy Gr. & Yel. Veg. (Lbs.)			256	8	325	9	234	7
Other Vegetables (Lbs.)			167	3	222	6	147	4
Canned Food (Qts.)			213	53	259	12	201	50
Fruit Used Fresh (Lbs.)			-	-	3	-	-	-
White Potatoes (Bu.)			4	6	4	5	4	5
Sweet Potatoes (Bu.)			-	-	4	5	-	-
Flour (Lbs.)			213	6	369	11	252	8
Cereal (Lbs.)			4	-	4	-	4	-
Corn Meal (Lbs.)			2	-	31	-	12	-
Syrup, Sorghum, Honey (Qts.)			3	1	2	-	2	-
TOTAL FOOD				386		365		367

COTTON CAN'T BUY FOOD.

The absolute impossibility of raising cotton to buy food is again illustrated by this year's record. It will pay to think carefully about this problem. Let the boys and girls work a little arithmetic problem for your home. See how much cotton it would take to buy the farm products used by your own family. If cotton would sell for 10¢ per pound, it would take 3860 pounds to amount to \$386. This is the value of the farm products actually used by an average family in 1940. Records on crop production were somewhat incomplete in the record books in 1940, but what figures which are available indicate an average yield of about 120 pounds of lint cotton per acre. If we divide 3860 pounds of cotton by 120, we find that it would take 32 acres of cotton to buy the farm products used--that is--if the average family could keep all the cotton. Since on a rented farm we pay about 1/4 for rent and another 1/4 for ginning, seed, etc., we are lucky to get 1/2 of the crop as spendable cash. This means that it would take twice as much cotton, or 64 acres, to buy food. The average family only had somewhere between 30 and 35 acres of cotton. This is the reason why in dollars and cents and acres of cotton, it is absolutely necessary to produce a very high per cent of the family living at home.

USING RECORD BOOKS AND MANAGEMENT REPORTS.

From past experience we know that those who use their records as a basis for organizing their farm and home business are able to rise above average and stay there. Where will you stand next year? Will your records show that you effectively carried out your plans? Will they indicate progress is being made in paying off debts? Will next year's farm and home management report show average higher incomes? If it does your record will have to be higher than ever to be above the average of the high group. We hope you will study your record books carefully, that you will profit by making the comparisons shown in this report, and that your next year's program will be a bigger success than ever.

IT ALL DEPENDS ON YOU!

QUESTIONS WITHOUT ANSWERS

Families in the past have found the following list of questions have helped them think through some of the things they might do to make their farms more profitable. We hope they will be of help to you. You are the only one who can furnish the answers.

VOLUME OF BUSINESS

1. Is your farm the proper size to give you and your family something profitable to do each day in the year?
2. Do you have enough acres of pasture for your stock?
3. Is it possible to produce more per acre and increase your volume of business?
4. Are your crops adapted to the soil on your farm?

CAN YIELDS BE INCREASED?

5. Is your farm terraced and contour farmed?
6. Do you practice strip cropping?
7. Is your farm diversified so that labor and power cost is better distributed, insects and weeds controlled, and soils improved with organic matter? Pasture improvement results in higher yields per acre. Is it receiving your best attention? Has your pasture been mowed?

SECURE OUTSIDE ASSISTANCE AND ADVICE

8. Are you personally acquainted with your County Agent?
9. Are you making use of the Soil Conservation Service?
10. Are you getting your share of the AAA payments?
11. Do you need a new pond or well? Could you use a water facilities loan?

TAKE CARE OF THE SOIL, AND IT WILL TAKE CARE OF YOU

12. Do you plow early in the fall, and deep enough to conserve moisture?
13. Do you plant winter cover crops of wheat, oats, barley, rye, etc.?
14. Do you feed your feed to livestock and return the fertility to the soil? The profits are in the manure pile.

FEED GOOD LIVESTOCK

15. Do you have high bred, carefully selected livestock? They don't have to be pure bred, but that helps. Pure bred Jerseys and Guernseys are popular in this country.
16. Do you keep plenty of water available at all times?
17. Are you selling dairy products to meet current expenses, and are these sales made at a profit?
18. Do you market your livestock at the proper time so as to get the

- highest returns from your feed?
19. Do you have a bunch of sheep to mow the pasture? Are you especially good at taking care of them?
 20. Do you use Western ewes? Or do you like to raise native stock? Can you afford to eat a lamb once in a while? It is considered a rare delicacy in the city.
 21. Do you raise your own meat supply?
 22. Are your hogs pure bred and well adapted to both home and market use?

MACHINERY AND IMPROVEMENTS

23. Do you keep your machinery in good repair and well oiled?
24. Do you make repairs in the winter when other work is slow?
25. Do you keep the doors on their hinges and the gates properly hung? Landlords notice things like that!
26. Are the fences in good repair? Have you tried out one of the new electric fences?
27. And most important of all, DO YOU HAVE A TRENCH SILO? One cow or a dozen, you can't afford to be without a silo.

IN GENERAL

28. Do you attend group meetings for technical assistance in making plans and securing other information?
29. Have you made arrangements with your landlord for a long term lease? He may be as anxious to have one as you are.

POULTRY

30. Do you clean your poultry house at least once a week, and the brooder house each day? Have you heard about dropping pits? Some of the leading poultrymen in Jackson County are using them.
31. Is your poultry free from lice, mites, blue bugs and fleas? (See your bulletin on "Diseases and Parasites of Poultry")
32. Do you have at least $2\frac{1}{2}$ square feet of space for Leghorns or 3 square feet of space for larger hens in your poultry house?
33. Is your poultry house warm in winter and cool in summer?
34. Do you use feeders which save feed and prevent diseases? (See demonstrations in FSA office)
35. Do you keep plenty of fresh, clean water before your chickens at all times?
36. And do you use split tires for water containers? (We hope not! White crocks are so much better.)
37. Do you try to keep some green feed and shade plants near the poultry house?
38. When you feed milk, do you use utmost care in keeping containers clean and free from flies? Do you scald containers once a day? IT WILL PAY YOU WELL.
39. Do you keep mash before the layers at all times?
40. Do you refer often to your bulletins on "Feeding Chickens" and your circular on "Chick Management"?

41. Do you have the breed of poultry adapted to your area? Are you proud of your hens? Do you do everything possible to see that they are comfortable and well cared for?
42. Are your hens laying good by the first of October? Eggs are usually worth about twice as much a dozen at that time.
43. Do you hatch your heavy chicks off by March 15 and lighter breeds by April 15 so that pullets will come into full production when eggs are worth the most?
44. Do you buy from reliable hatcheries and get good blood-tested chicks?
45. Can you keep your hens laying at 50% all the time? They will lay 15 dozen eggs per hen at that rate. That's 180 eggs per hen per year.

GARDEN

46. Do you have a light, well drained soil for your garden? Have you tried planting garden rows on contours? If it works for cotton, why won't it work in the garden?
47. Is your garden the proper size according to your garden plan?
48. Does your garden get first consideration at cultivating time?
49. Do you manure your garden in the fall, broadcast, then disk and plow?
50. Do you plow at least eight or ten inches deep and leave the ground rough so that cold weather will destroy insects, especially cut worms?
51. Do you cultivate your garden after each rain, and keep it free of weeds at all times?
52. Do you plow sandy soils in the fall? Many of our folks say it is poor policy. What do you think?
53. Have you tried planting cane around the ends and sides and also across the center to break hot winds? Some of our folks say it is almost as good as a frame garden.
54. Do you follow your garden plan carefully?
55. Do you save your own good seed, and when you have to buy do you buy high quality seed in bulk?
56. Is your garden plan arranged according to the table in the Bulletin "Home Vegetable Garden" or "Grow a Garden"?
57. Is your frame garden located near water? Of course you DO have a frame garden!
58. Is there a possibility of a small irrigated garden just below the dam on your farm?
59. Do you also have a tub garden?
60. Do you use arsenic poisons for biting insects like potato bugs, cabbage and tomato worms, cut worms and grasshoppers?
61. Do you use Black Leaf 40 on the sucking insects?
62. Do you remember the formula for Bordeaux mixture? 1 lb. bluestone, 1 lb. lime and 12½ gallons of water. It kills a lot of pests.
63. Do you refer often to your "Vegetable Spray Calendar"?

HOME IMPROVEMENT

64. Do you have a cool, dry cellar for food, plenty of closet space for clothing and boxes or shelves for bedding?
65. Does your cellar have plenty of shelves? And is the bottom shelf built so it can be used for storing potatoes?

66. Are your screens in good repair so the flies stay out in the barn?
67. Have you painted the floors lately or refinished them with sand-paper and a good filler or stain?
68. Have you planted any new flowers or shrubs lately?
69. Do you have the following items for each bed?
 1. A comfortable mattress
 2. 4 sheets for each bed
 3. 4 pillow slips for each bed
 4. 4 quilts for each bed
 5. A spread for each bed
70. Do you have some method for keeping food cool? Some of our folks have well coolers, window coolers, or shelves in a water pan surrounded by moist cloth. We have plans which tell how to build some of these.
71. Have you tried making an inexpensive dressing table with a board and a couple of orange boxes and a little bright colored material?

HOME SECURITY AND COMMUNITY COOPERATION

72. Is your record book up to date?
73. Are all children of school age kept in school?
74. Do you encourage your children to belong to a 4-H or an FFA Club?
75. Do you subscribe to some good farm and home papers?
76. Do you hold family councils?
77. Do you attend all meetings of an educational and inspirational nature, whether called by the Farm Security Administration or someone else?
78. Do you attend Church and Sunday School as much as possible?
79. Do you protect your health and cooperate with the county health nurse and doctor by attending all clinics and following the advice given?

HOME SANITATION

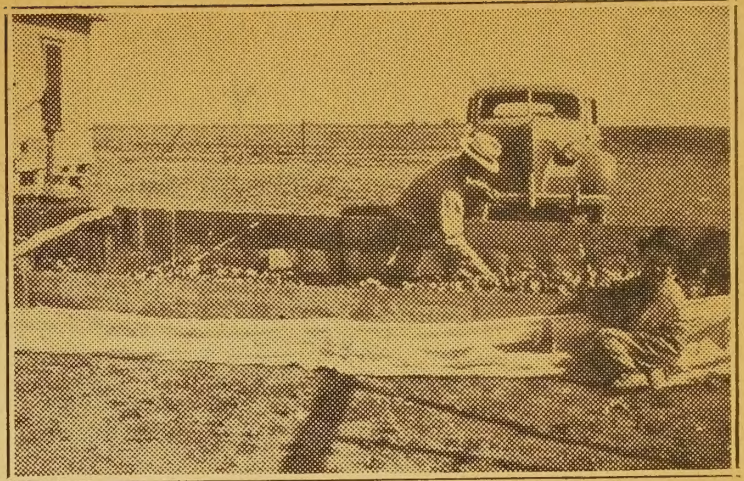
80. Do you have a lot of fly traps so flies are kept at a minimum?
81. Do you have a sanitary pit toilet?
82. Do you keep your cistern or well clean at all times?

FOOD

83. Are you doing your best to provide your family with plenty of good healthful well-balanced food?
84. Do you make your own cereal from home-grown grains?
85. Do you have about 15 chickens per person to eat each year?
86. Do you have 30 dozen eggs per person each year?
87. Will you have plenty of beef, pork and lard?
88. Are you planning to can at least 136 quarts of food per person?
89. Have you thought about how the new defense program will affect your farming operations in 1941-42?
90. Have you studied the agricultural outlook bulletins for 1941-42? They are yours for the asking.



Elmer Ard thinks over his record. It's a good one. He and his family are now paying for their own home with the assistance of a Tenant Purchase Loan. Fourteen families have taken advantage of this part of the FSA program in Jackson County.



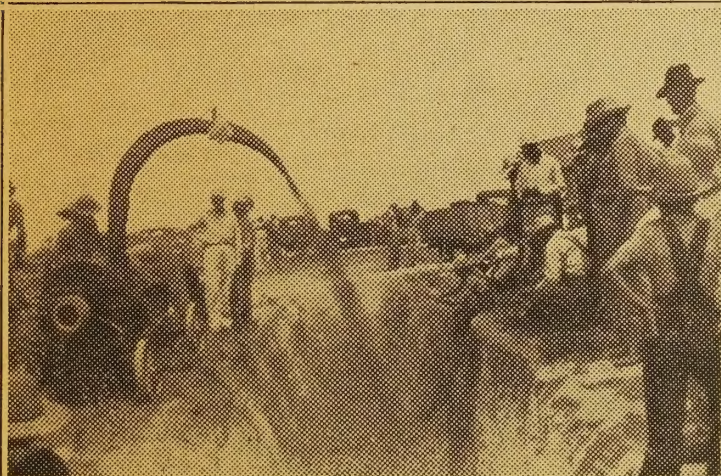
Frame Gardens have done their part in food production in Jackson County. Sam Prince was one of the early converts and staunch supporters. Lon Coffey won \$5.00 for encouraging the most people to build frame gardens.



Equipment isn't elaborate but egg production is high on the Gresham farm. They had the best record book in 1940. Poultry is just one of their profitable enterprises.



This is the way Jackson County Farm Record Books are kept at the top of the list in Region VIII. These women live near Headrick, Okla. Mrs. McDearmon's record indicated 180 eggs per hen in 1940.



A group of Jackson County Farmers attended a trench silo demonstration. They know it pays to find out how neighbors succeed. They are here at Lee Barnes' farm today looking for new ideas.



Mr. Ben Holdridge says the 4-H Club boys picked the cow in the center as the best in his herd. A profitable dairy herd is his insurance that the payments on his TP loan will be made on the dot.

PRIZES AWARDED BY ALTUS CHAMBER OF COMMERCE AND OTHERS

At the county wide FSA meeting in February, 1941, the Altus Chamber of Commerce distributed \$40.00 in prize money to FSA borrowers for their excellent records in carrying on their farm and home operations.

Mr. and Mrs. Lunia H. Gresham received \$5.00 for the best record book.. Others who received prizes for record books were Herman Watts, Jeff King, J. H. Leonard, Joe McDearmon, And Charlie Hays.

Mrs. Early Stricklen received \$5.00 for canning the most food per person.

Mr. and Mrs. Elbert Bond received first prize for increasing their net worth \$866.00. Joe McDearmon ran them a close second with \$846.00. Robert Jones was third with \$622.00 increase in net worth.

When it comes to living within a home plan, Mr. and Mrs. William Hoy win. Others who were close to their 32¢ record included Mr. and Mrs. Jeff King 84¢, Mr. and Mrs. Albert Taylor \$3.56, and Mr. and Mrs. Bart Peevey with \$5.48.

Mrs. Merton Marble received \$5.00 for canning 1900 quarts of food. Mrs. Joe McDearmon received \$5.00 for canning the most food up to July 1st.

Mr. Lon Coffey received \$5.00 for his work in encouraging people to build frame gardens.

The following families received fruit jars from the Kerr Fruit Jar Company for canning more than 800 quarts of food per family: Mrs. Delbert J. Smith, Charles McConnico, Walter Savage, Charlie Doyle, Leonard Kirby, Oscar Beckner, and John Taylor.

Eighteen other families received 10 pounds of sugar each for canning over 700 quarts of food. This means that 25 families in Jackson County canned more than 700 quarts of food per family.

Mrs. Walter Kelly received the \$5.00 prize offered by Mr. Bruce Braddock for listing the greatest number of ways to save and still live just as good. Mrs. Kelly listed 77 ways to save.

The folks who received these prizes and the Farm Security Administration appreciate very much the interest shown by the Chamber of Commerce and others in making these prizes available. We know they have helped us do a better job, and we are sure that Jackson County will profit from such cooperation.

reflect your farm organization. This may be done in neighborhood meetings or in your own home on regular visits. Be sure and write down any questions you may have so they won't be forgotten. We hope you will study through the tables and use them as a basis for your future plans for increasing production of "Food for Freedom".

TABLE III

FACTORS OF EFFICIENCY ON 48 FARMERS IN JACKSON COUNTY, OREGON, IN 1941 SORTED INTO GROUPS ON BASIS OF NET FAMILY EARNINGS IN 1941.

ITEM	YOUR FARM	AVERAGE 48 FARMS	AVERAGE 12 HIGH FARMS	AVERAGE 12 LOW FARMS
Net Family Earnings	\$ 1,154	\$ 1,154	\$ 1,154	\$ 1,154
Highly & Equipment Invest. Per Crop Acre	\$ 4.83	\$ 4.83	\$ 4.83	\$ 4.83
Livestock Investment Per Acre in Farm	\$ 4.12	\$ 4.12	\$ 4.12	\$ 4.12
Livestock Invest. @ Acre Not in Crops	\$ 18.28	\$ 18.28	\$ 18.28	\$ 18.28
Operating Debt Load Per Acre in Farm	\$ 8.81	\$ 8.81	\$ 8.81	\$ 8.81
Cash Farm Income Per Acre in Farm	\$ 4.40	\$ 4.40	\$ 4.40	\$ 4.40
Cash Farm Expenses Per Acre in Farm	\$ 2.92	\$ 2.92	\$ 2.92	\$ 2.92
Net Cash Farm Income Per Acre in Farm	\$ 1.48	\$ 1.48	\$ 1.48	\$ 1.48
Per Cent of Livestock Income to Dry Food	2	2	2	2
Per Cent of Net Family Earnings For:				
1. Family Living Expenses	2	2	2	2
2. Farm Products Used by Family	2	2	2	2
3. Increase in Net Worth	2	2	2	2
Cash Income from Crops	\$ 384	\$ 384	\$ 384	\$ 384
Cash Income from Livestock	\$ 384	\$ 384	\$ 384	\$ 384
Other Cash Income from Farm	\$ 114	\$ 114	\$ 114	\$ 114
Other Income not from Farm	\$ 217	\$ 217	\$ 217	\$ 217
Per Cent of Cash Income from Crops	2	2	2	2
Per Cent of Cash Income from Livestock	2	2	2	2
Crop Income Per Acre in Farm	\$ 2.07	\$ 2.07	\$ 2.07	\$ 2.07
Livestock Income Per Acre in Farm	\$ 1.86	\$ 1.86	\$ 1.86	\$ 1.86
Per Cent of Total Land in Crops	2	2	2	2
Total Living Costs	\$ 745	\$ 745	\$ 745	\$ 745
Per Cent of Living from Farm	2	2	2	2
Total Farm Operating Capital (Excl. BE)	\$ 1,154	\$ 1,154	\$ 1,154	\$ 1,154
Percent in Machinery & Equipment	2	2	2	2
Percent in Feed, Seed, & Supplies	2	2	2	2
Percent in Livestock (Prod. & Market)	2	2	2	2